

**Information to identify the case:**

Debtor 1	David E Agbon-Ifo	Social Security number or ITIN	xxx-xx-6179
	First Name   Middle Name   Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN	-----
		EIN	-----
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed for chapter <b>13</b> 11/11/19	
Case number:	<b>19-32076</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	David E Agbon-Ifo	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1951 McConnor Parkway, Unit 59292 Schaumburg, IL 60173	
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: <a href="mailto:cutlerfilings@gmail.com">cutlerfilings@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 11/12/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 9, 2019 at 01:00 PM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	<b>Location:</b> 224 South Michigan, Suite 800, Chicago, IL 60604
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 2/7/20</b>  <b>Filing deadline: 1/21/20</b> <b>Filing deadline: 5/11/20</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/9/20 at 10:30 AM , Location: 219 South Dearborn, Courtroom 744, Chicago, IL 60604	
<b>11. Filing a chapter 13 bankruptcy case</b>	<b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4000.00</b> Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:  
David E Agbon-Ifo  
Debtor

Case No. 19-32076-TAB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: lsims  
Form ID: 309I

Page 1 of 2  
Total Noticed: 52

Date Rcvd: Nov 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 14, 2019.

db +David E Agbon-Ifo, 1951 McConnor Parkway, Unit 59292, Schaumburg, IL 60173-4371  
28375945 ++AMERILOAN DBA TFS CORP, PO BOX 111, MIAMI OK 74355-0111  
(address filed with court: Cash Advance, Attn: Bankruptcy Dept, 2533 N. Carson St, Carson City, NV 89706)  
28375941 Amita Healthcare, 22589 Network Place, Chicago, IL 60673-1225  
28375942 #+Armor Systems, 1700 Kiefer Dr, Ste 1, Zion, IL 60099-5105  
28375943 +Arnold Scott Harris, P.C. Attorney, 111 West Jackson Blvd, Ste 600, Chicago, IL 60604-3517  
28375946 Check Into Cash, Bankruptcy Department, 6815 W. North Ave, Chicago, IL 60707  
28375948 City of Chicago, Depart of Finance, PO Box 88290, Chicago, IL 60680-1290  
28375949 +City of Chicago Bureau Parking, Department of Revenue, PO Box 88292, Chicago, IL 60680-1292  
28375950 +City of Rolling Meadows, 3600 Kirchoff Rd, Rolling Meadows, IL 60008-2498  
28375951 +City of Rolling Meadows Police, C/O Armos Systems Co, 1700 Kiefer Dr, Ste 1, Zion, IL 60099-5105  
28375953 +Dorris Eneamokwu, 6500 N Damen Ave, Chicago, IL 60645  
28375954 #+Express Auto Title Loans, 4007 ALGONQUIN ROAD, Rolling Meadows, IL 60008-3001  
28375955 Eye Care Centers of America, PO Box 842131, Dallas, TX 75284-2131  
28377210 Frank Schnobel, 6100 N Broadway, Chicago, IL 60660  
28375963 +HRRG, PO Box 5406, Cincinnati, OH 45273-0001  
28375960 +Heights Finance Corp, 3726 W Elm st, McHenry, IL 60050-4360  
28375962 +Home Shopping Network, C/O Oliphant Collection Agency, PO Box 864934, Orlando, FL 32886-4934  
28375964 IL Dept of Health & Family Services, PO Box 19152, HFS 2766, Springfield, IL 62794-9152  
28375965 +Illinois Child Support Enforcement, 509 S 6th Street, Springfield, IL 62701-1809  
28375967 Illinois State Highway Authority, Attn: Legal Dept - Bob Lane, 2700 Ogden Ave, Owners Grove, IL 60515-1703  
28375968 #+Illinois Tenants Union, Michael & Douglas Pensack, 4616 N. Drake, Chicago, IL 60625-5814  
28375969 +Illinois Tollway, PO Box 5544, Chicago, IL 60680-5491  
28375971 +Krystyna Scehura, 5673 N. Northcott Ave, Chicago, IL 60631-3103  
28375972 +Kuntz & Kuntz, 900 E. Northwest Hwy, Mount Prospect, IL 60056-3444  
28375976 +MW85 Midwest Title Loans, Inc, 1597 N. Rand Rd, Palatine, IL 60074-2919  
28375973 +Mab&T-Santander Consum, Attn: Bankruptcy Dept, PO Box 961245, Fort Worth, TX 76161-0244  
28375975 +Midwest Title Loan, 1300 Irving Park Rd, Hanover Park, IL 60133-2568  
28375977 +National Payment Services, JP Morga, P.O. Box 182223, Columbus, OH 43218-2223  
28375978 +Northwest Community Healthcare, 28079 Network Place, Chicago, IL 60673-1280  
28375979 +Northwest Community Hospital, 28079 Network Place, Chicago, IL 60673-1280  
28375980 +Pediatrust, 2215 N. Sanders Rd, Northbrook, IL 60062-6194  
28375981 Penn Credit, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703  
28375982 +QVC, Bankruptcy Department, 303 Miller St, Strasburg, PA 17579-1000  
28375983 +QVC, C/O Bankruptcy Services, 6330 Gulfton, Houston, TX 77081-1108  
28375984 +Secretary of State, Attn: Safety & Financial Resp, 2701 S. Dirksen Pkwy, Springfield, IL 62723-0002  
28375985 +Sonnenschein Financial Services Inc, Two TransAm Plaza, Ste 300, Villa Park, IL 60181-4817  
28375988 +VSAC Federal Loans, PO Box 777, Winooski, VT 05404-0777  
28375987 Village of Villa Park, 200 S. Ardmore Ave, Villa Park, IL 60181

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cutlerfilings@gmail.com Nov 13 2019 03:31:37 David H Cutler,  
Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
tr +E-mail/Text: courtnotices@chi13.com Nov 13 2019 03:34:50 Marilyn O Marshall,  
224 South Michigan Ste 800, Chicago, IL 60604-2503  
ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Nov 13 2019 03:35:00 Patrick S Layng,  
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
Chicago, IL 60604-2027  
28375944 EDI: CAPITALONE.COM Nov 13 2019 07:48:00 Capital One, Attn: General Correspondence,  
PO Box 30285, Salt Lake City, UT 84130-0285  
28375952 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 13 2019 03:38:24 Credit One,  
PO Box 98873, Las Vegas, NV 89193-8873  
28375957 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 13 2019 03:38:32 First Premier Bank,  
C/O LVNV Funding LLC, PO Box 10584, Greenville, SC 29603-0584  
28375956 +EDI: AMINFOFP.COM Nov 13 2019 07:48:00 First Premier Bank, Bankruptcy Department,  
PO Box 5524, Sioux Falls, SD 57117-5524  
28375958 +E-mail/Text: bankruptcy@fnccbinc.com Nov 13 2019 03:31:58 First Premier Bank,  
C/O First National Coll. Bureau, 610 Waltham Way, Sparks, NV 89437-6695  
28375959 +EDI: PHINHARRIS Nov 13 2019 07:48:00 Harris & Harris LTD, 111 West Jackson Blvd, Ste 400,  
Chicago, IL 60604-4135  
28375961 +E-mail/Text: bankruptcy@hsn.net Nov 13 2019 03:36:41 Home Shopping Network,  
Bankruptcy Department, PO Box 9090, Clearwater, FL 33758-9090  
28375966 E-mail/Text: rev.bankruptcy@illinois.gov Nov 13 2019 03:35:12  
Illinois Department of Revenue, Federal State Exchange Unit, PO Box 19026,  
Springfield, IL 62794-9026  
28375970 EDI: IRS.COM Nov 13 2019 07:48:00 Internal Revenue Service - 1/11, PO Box 7346,  
Philadelphia, PA 19101-7346

District/off: 0752-1

User: lsims  
Form ID: 309I

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Nov 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

28375974 EDI: PARALONMEDCREDIT Nov 13 2019 07:48:00 Medicredit, PO Box 1629,  
Maryland Heights, MO 63043-0629  
28375986 +EDI: VERIZONCOMB.COM Nov 13 2019 07:48:00 Verizon Wireless, Attn: Bankruptcy Dept,  
PO Box 49, Lakeland, FL 33802-0049

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
28375947 ##+Check n Go, Bankruptcy Department, 2547 W. Golf Rd, Hoffman Estates, IL 60169-1165  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 14, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 12, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 David E Agbon-Ifo cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Marilyn O Marshall courtdocs@chil3.com  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov

TOTAL: 3